



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [MORGAN STANLEY](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [1,173,776,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,473,000	2,881,000	5,920,000	5,406,000	7,267,000	20.55	54.91
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	3,470,000	2,881,000	5,914,000	5,406,000	7,267,000	20.44	54.77
Tax-exempt income on loans and leases.....	3,000	0	6,000	0	0		
Estimated tax benefit on income on loans and leases.....	1,500	0	6,000	0	0		
Income on loans and leases (tax equivalent).....	3,474,500	2,881,000	5,926,000	5,406,000	7,267,000	20.60	54.97
Investment interest income (tax equivalent).....	1,527,500	1,494,000	2,861,000	2,318,000	2,165,000	2.24	138.30
Interest on balances due from depository institutions.....	76,000	1,000	-2,000	108,000	505,000	7500.00	-33.91
Interest income on other earning assets.....	1,937,000	1,407,000	2,600,000	3,944,000	9,133,000	37.67	-18.85
Total interest income (tax equivalent).....	7,015,000	5,783,000	11,385,000	11,776,000	19,070,000	21.30	30.27
Interest on time deposits of \$250K or more	0	0	0	0	0		
Interest on time deposits < \$250K.....	121,000	188,000	330,000	709,000	981,000	-35.64	
Interest on foreign office deposits	16,000	4,000	10,000	17,000	22,000	300.00	300.00
Interest on other deposits	71,000	34,000	63,000	227,000	881,000	108.82	238.10
Interest on other borrowings and trading liabilities.....	1,363,000	372,000	696,000	2,589,000	10,050,000	266.40	-42.27
Interest on subordinated debt and mandatory convertible securities	193,000	123,000	267,000	307,000	470,000	56.91	18.40
Total interest expense.....	1,764,000	721,000	1,366,000	3,849,000	12,404,000	144.66	-30.80
Net interest income (tax equivalent).....	5,251,000	5,062,000	10,019,000	7,927,000	6,666,000	3.73	85.16
Non-interest income.....	22,870,000	25,233,000	49,563,000	40,581,000	34,661,000	-9.36	39.17
Adjusted operating income (tax equivalent)	28,121,000	30,295,000	59,582,000	48,508,000	41,327,000	-7.18	45.94
Overhead expense.....	19,868,000	20,568,000	40,026,000	33,736,000	30,097,000	-3.40	44.02
Provision for credit losses.....	348,000	19,000	82,000	581,000	120,000		1100.00
Securities gains (losses)	62,000	192,000	210,000	137,000	103,000	-67.71	287.50
Other tax equivalent adjustments	0	0	0	0	-11,000		
Pretax net operating income (tax equivalent).....	7,918,000	9,918,000	19,684,000	14,443,000	11,287,000	-20.17	44.99
Applicable income taxes	1,656,000	2,230,000	4,548,000	3,239,000	2,064,000	-25.74	-0.30
Tax equivalent adjustments	11,000	8,000	16,000	25,000	-14,000	37.50	0.00
Applicable income taxes (tax equivalent).....	1,667,000	2,238,000	4,564,000	3,264,000	2,050,000	-25.51	-0.30
Minority interest	90,000	49,000	86,000	183,000	195,000	83.67	20.00
Net income before discontinued operations, net of minority interest	6,161,000	7,631,000	15,034,000	10,996,000	9,042,000	-19.26	65.89
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	6,161,000	7,631,000	15,034,000	10,996,000	9,042,000	-19.26	67.10
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	6,251,000	7,680,000	15,120,000	11,179,000	9,237,000	-18.61	66.16
Investment securities income (tax equivalent).....	1,527,500	1,494,000	2,861,000	2,318,000	2,165,000	2.24	138.30
US Treasury and agency securities (excluding mortgage-backed securities)	600,000	583,000	1,176,000	1,232,000	1,163,000	2.92	195.57
Mortgage-backed securities	888,000	871,000	1,631,000	955,000	888,000	1.95	150.14
All other securities	39,500	40,000	54,000	131,000	114,000	-1.25	-52.41
Cash dividends declared.....	2,701,000	1,527,000	4,286,000	2,791,000	2,685,000	76.88	168.49
Common	2,473,000	1,286,000	3,818,000	2,295,000	2,161,000	92.30	231.50
Preferred.....	228,000	241,000	468,000	496,000	524,000	-5.39	-12.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	1.16	2.90	4	1	2.92	3	0.98	2.85	4	1.20	3.27	3	2.15	4	2
Less: Interest expense	0.29	0.22	77	0.13	0.25	20	0.12	0.23	22	0.39	0.48	42	1.40	0.98	79
Equals: Net interest income (tax equivalent)	0.87	2.67	4	0.88	2.65	3	0.86	2.60	4	0.81	2.77	4	0.75	3.01	4
Plus: Non-interest income	3.80	0.96	96	4.38	1.11	96	4.24	1.04	98	4.14	1.21	96	3.91	1.32	95
Equals: adjusted operating income (tax equivalent)	4.67	3.67	88	5.25	3.82	90	5.10	3.70	92	4.94	4.04	84	4.66	4.41	65
Less: Overhead expense.....	3.30	2.17	90	3.57	2.24	92	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82
Less: Provision for credit losses.....	0.06	0.09	49	0	-0.15	81	0.01	-0.09	74	0.06	0.51	3	0.01	0.15	13
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	90	0.03	0.01	89	0.02	0.01	82	0.01	0.02	56	0.01	0.01	73
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	5
Equals: Pretax net operating income (tax equivalent)	1.31	1.40	44	1.72	1.79	52	1.69	1.66	58	1.47	1.04	79	1.27	1.56	22
Less: Applicable income taxes (tax equivalent).....	0.28	0.33	34	0.39	0.41	45	0.39	0.38	58	0.33	0.23	80	0.23	0.36	16
Less: Minority interest.....	0.01	0	95	0.01	0	91	0.01	0	90	0.02	0	93	0.02	0	90
Equals: Net operating income	1.02	1.06	46	1.32	1.36	51	1.29	1.26	56	1.12	0.81	77	1.02	1.19	25
Plus: Net extraordinary items.....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.02	1.06	46	1.32	1.35	52	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25
Memo: Net income (last four quarters)	1.14	1.12	53	1.26	1.25	56	1.29	1.26	56	1.12	0.82	76	1.02	1.19	25
Net income-BHC and noncontrolling (minority) interest	1.04	1.07	45	1.33	1.37	52	1.29	1.27	57	1.14	0.83	76	1.04	1.20	26
Margin Analysis															
Average earning assets / Average assets	93.14	92.97	53	93.09	93.15	50	92.73	93.08	48	92.26	92.32	48	93.38	91.05	76
Average interest-bearing funds / Average assets.....	54.83	60.12	25	52.96	62.32	12	53.73	61.99	16	52.70	64.06	9	51.34	65.57	6
Interest income (tax equivalent) / Average earning assets	1.25	3.12	3	1.08	3.14	3	1.05	3.06	4	1.30	3.55	3	2.30	4.41	1
Interest expense / Average earning assets.....	0.31	0.24	77	0.13	0.27	20	0.13	0.25	21	0.43	0.52	42	1.50	1.08	78
Net interest income (tax equivalent) / Average earning assets	0.94	2.88	4	0.94	2.85	3	0.93	2.80	4	0.88	3.01	4	0.81	3.33	4
Yield or Cost															
Total loans and leases (tax equivalent).....	2.63	4.01	3	2.34	4.05	3	2.35	4.01	4	2.81	4.27	4	4.59	5.09	20
Interest-bearing bank balances	0.15	0.42	4	0	0.11	3	0	0.14	3	0.14	0.27	12	0.79	2.04	8
Federal funds sold and reverse repos	-0.06	0.58	1	-0.56	0.26	1	-0.53	0.25	1	-0.10	0.68	1	1.59	2.44	21
Trading assets	1.45	0.52	78	1.34	0.42	80	1.29	0.45	77	1.44	0.60	74	2	0.99	73
Total earning assets	1.25	3.09	4	1.08	3.11	3	1.05	3.04	4	1.30	3.51	3	2.30	4.36	2
Investment securities (tax equivalent)	1.74	1.85	43	1.63	1.80	40	1.57	1.77	39	1.72	2.25	14	2.13	2.76	2
US Treasury and agency securities (excluding mortgage-backed securities)	1.37	1.22	66	1.49	1.28	68	1.42	1.14	70	1.68	1.75	53	1.95	2.32	28
Mortgage-backed securities	2.24	1.78	89	1.75	1.56	67	1.69	1.57	64	1.59	2.05	13	2.24	2.61	12
All other securities	1.64	2.82	13	2.74	2.91	46	2.18	2.81	33	2.70	3.24	27	3.02	4.06	15
Interest-bearing deposits	0.12	0.20	35	0.14	0.24	29	0.12	0.21	30	0.39	0.53	38	1.05	1.10	49
Time deposits of \$250K or more		0.50		0	0.76	1	0	0.66	1	0	1.42	0	0	1.96	0
Time deposits < \$250K	1.87	0.44	99	1.57	0.72	96	1.63	0.62	97	1.85	1.36	89	2.67	1.82	96
Other domestic deposits	0.04	0.17	3	0.02	0.17	3	0.02	0.15	3	0.11	0.36	6	0.61	0.93	24
Foreign deposits	2.93	0.25	96	0.57	0.12	88	0.61	0.14	88	1.49	0.42	92	2.66	1.19	93
Federal funds purchased and repos	1.14	0.36	91	0.71	0.19	91	0.74	0.17	91	1.68	0.62	90	4.06	1.86	89
Other borrowed funds and trading liabilities	0.78	1.24	30	0.66	1.31	27	0.64	1.27	26	0.85	1.50	21	1.45	2.38	9
All interest-bearing funds	0.53	0.36	80	0.24	0.40	25	0.22	0.37	24	0.74	0.74	56	2.73	1.49	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019												
Non-interest Income and Expenses																	
Total non-interest income	22,870,000	25,233,000	49,563,000	40,581,000	34,661,000												
Fiduciary activities income	0	0	0	0	0												
Service charges on deposit accounts - domestic	0	0	0	0	0												
Trading revenue.....	6,403,000	5,786,000	9,873,000	12,591,000	8,958,000												
Investment banking fees and commissions.....	15,532,000	17,661,000	36,406,000	26,709,000	23,061,000												
Insurance activities revenue.....	41,000	34,000	72,000	75,000	79,000												
Venture capital revenue.....	0	0	0	0	0												
Net servicing fees	0	0	0	0	-2,000												
Net securitization income	129,000	205,000	275,000	98,000	56,000												
Net gains (losses) on sales of loans, OREO, other assets.....	-461,000	57,000	66,000	-462,000	235,000												
Other non-interest income.....	1,226,000	1,490,000	2,871,000	1,570,000	2,274,000												
Total overhead expenses	19,868,000	20,568,000	40,026,000	33,736,000	30,097,000												
Personnel expense.....	11,823,000	13,206,000	24,608,000	20,854,000	18,837,000												
Net occupancy expense.....	1,483,000	1,384,000	2,884,000	2,364,000	2,145,000												
Goodwill impairment losses	0	0	0	0	0												
Amortization expenses and impairment loss (other intangible assets).....	306,000	299,000	612,000	373,000	312,000												
Other operating expenses.....	6,256,000	5,679,000	11,922,000	10,145,000	8,803,000												
Fee income on mutual funds and annuities.....	730,000	805,000	1,625,000	1,375,000	1,477,000												
Memoranda																	
Assets under management in proprietary mutual funds and annuities	1,350,972,000	1,523,939,000	1,564,888,000	781,282,000	551,921,000												
Number of equivalent employees	78,386	71,826	74,814	68,097	60,431												
Average personnel expense per employee.....	150.83	183.86	328.92	306.24	311.71												
Average assets per employee.....	15,368.03	16,053.06	15,606.81	14,405.48	14,665.73												
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Analysis Ratios																	
Mutual fund fee income / Non-interest income	3.19	2.35	66	3.19	2.15	68	3.28	2.17	69	3.39	2.02	73	4.26	2.72	73		
Overhead expenses / Net Interest Income + non-interest income	70.68	59.40	87	67.91	59.03	81	67.20	59.28	81	69.58	62.28	80	72.82	61.29	84		
Percent of Average Assets																	
Total overhead expense	3.30	2.17	90	3.57	2.24	92	3.43	2.17	93	3.44	2.57	82	3.40	2.69	82		
Personnel expense.....	1.96	1.20	93	2.29	1.25	96	2.11	1.21	96	2.13	1.30	94	2.13	1.41	92		
Net occupancy expense.....	0.25	0.22	62	0.24	0.24	50	0.25	0.23	60	0.24	0.26	39	0.24	0.28	30		
Other operating expenses.....	1.09	0.72	87	1.04	0.73	87	1.07	0.72	90	1.07	0.94	74	1.03	0.97	69		
Overhead less non-interest income	-0.50	1.19	2	-0.81	1.10	2	-0.82	1.10	1	-0.70	1.25	2	-0.51	1.32	3		
Percent of Adjusted Operating Income (Tax Equivalent)																	
Total overhead expense	70.65	58.92	87	67.89	58.45	83	67.18	58.83	81	69.55	61.82	81	72.83	60.64	86		
Personnel expense.....	42.04	32.65	91	43.59	33.10	93	41.30	32.93	90	42.99	32.36	94	45.58	32.39	94		
Net occupancy expense.....	5.27	6.14	31	4.57	6.33	23	4.84	6.23	28	4.87	6.58	23	5.19	6.52	24		
Other operating expenses.....	23.33	19.36	79	19.73	18.60	61	21.04	19.18	64	21.68	22.28	65	22.06	21.20	67		
Total non-interest income	81.33	25.40	97	83.29	28.18	96	83.18	27.67	96	83.66	28.83	96	83.87	29.23	94		
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14		
Service charges on domestic deposit accounts	0	3.45	2	0	3.19	2	0	3.27	1	0	3.27	2	0	3.88	3		
Trading revenue.....	22.77	0.45	98	19.10	0.72	98	16.57	0.62	98	25.96	1.28	98	21.68	1.18	98		
Investment banking fees and commissions.....	55.23	2.25	99	58.30	2.52	99	61.10	2.58	99	55.06	2.46	99	55.80	3.54	97		
Insurance activities revenue.....	0.15	0.36	66	0.11	0.37	57	0.12	0.36	55	0.15	0.41	63	0.19	0.47	64		
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42		
Net servicing fees	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42	0	0.28	12		
Net securitization income	0.46	0	97	0.68	0.01	97	0.46	0.01	95	0.20	0	95	0.14	0.01	93		
Net gain (loss) - sales of loans, OREO, and other assets	-1.64	1.51	3	0.19	3.83	12	0.11	3.30	10	-0.95	3.92	3	0.57	1.86	29		
Other non-interest income.....	4.36	9.09	20	4.92	9.26	24	4.82	9.27	22	3.24	9.65	6	5.50	10.04	22		
Overhead less non-interest income	-10.68	32.73	2	-15.40	29.94	2	-16.01	30.52	1	-14.11	31.93	1	-11.04	31.06	2		
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.91	21.22	45	22.48	21.54	60	23.11	21.18	74	22.43	18.63	74	18.29	20.56	28		
Applicable income tax + TE / Pretax net operating income + TE	21.05	23.38	19	22.57	23.10	45	23.19	22.67	58	22.60	21.18	53	18.16	23.23	10		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	68,723,000	55,802,000	63,305,000	51,583,000	47,503,000	23.16	71.14	
Commercial and industrial loans	17,968,000	19,446,000	19,060,000	20,708,000	17,398,000	-7.60	2.04	
Loans to individuals	39,326,000	32,181,000	34,084,000	26,037,000	20,002,000	22.20	116.65	
Loans to depository institutions and acceptances of other banks	52,000	116,000	52,000	89,000	37,000	-55.17	225.00	
Agricultural loans	0	0	0	0	0	0	0	
Other loans and leases	132,381,000	142,939,000	153,147,000	136,708,000	87,718,000	-7.39	134.05	
Less: Unearned income	0	0	0	0	0	0	0	
Loans and leases, net of unearned income	258,450,000	250,484,000	269,648,000	235,125,000	172,658,000	3.18	95.07	
Less: Allowance for loan and lease losses	762,000	687,000	654,000	835,000	349,000	10.92	149.02	
Net loans and leases	257,688,000	249,797,000	268,994,000	234,290,000	172,309,000	3.16	94.94	
Debt securities that reprice or mature in over 1 year	144,784,000	150,144,000	162,541,000	154,163,000	94,323,000	-3.57	161.51	
Mutual funds and equity securities	98,000	164,000	198,000	253,000	284,000	-40.24	1533.33	
Subtotal	402,570,000	400,105,000	431,733,000	388,706,000	266,916,000	0.62	114.64	
Interest-bearing bank balances	102,611,000	97,171,000	99,293,000	80,978,000	65,993,929	5.60	106.84	
Federal funds sold and reverse repos	259,243,000	222,633,000	249,712,000	228,625,000	194,773,000	16.44	15.67	
Debt securities that reprice or mature within 1 year	20,695,000	25,226,000	20,490,000	28,017,000	11,402,000	-17.96	27.72	
Trading assets	258,371,000	296,216,000	266,712,000	293,614,000	268,867,000	-12.78	-2.39	
Total earning assets	1,043,490,000	1,041,351,000	1,067,940,000	1,019,940,000	807,952,929	0.21	40.59	
Non-interest-bearing cash and due from depository institutions	7,781,000	5,875,000	5,764,000	5,138,000	4,462,071	32.44	-30.61	
Premises, fixed assets, and leases	13,509,000	12,975,000	13,163,000	12,710,000	11,910,000	4.12	105.30	
Other real estate owned	5,000	6,000	11,000	12,000	13,000	-16.67	-87.80	
Investment in unconsolidated subsidiaries	5,876,000	5,637,000	5,930,000	5,203,000	4,483,000	4.24	27.27	
Intangible and other assets	103,147,000	95,989,000	95,365,000	72,885,000	66,608,000	7.46	35.09	
Total assets	1,173,776,000	1,161,805,000	1,188,140,000	1,115,862,000	895,429,000	1.03	39.57	
Quarterly average assets	1,200,768,000	1,159,885,000	1,194,022,000	1,069,755,000	899,066,000	3.52	43.31	
Average loans and leases (YTD)	263,961,000	246,327,000	251,663,000	192,557,750	158,446,000	7.16	105.93	
Memoranda								
Loans held-for-sale	16,817,000	17,884,000	19,875,000	17,370,000	16,540,000	-5.97	22.55	
Loans not held-for-sale	241,633,000	232,600,000	249,773,000	217,755,000	156,118,000	3.88	103.44	
Real estate loans secured by 1–4 family	52,111,000	40,741,000	47,956,000	37,368,000	31,389,000	27.91	97.91	
Commercial real estate loans	16,589,000	14,939,000	15,338,000	14,158,000	16,038,000	11.04	20.72	
Construction and land development	341,000	392,000	384,000	288,000	181,000	-13.01	135.17	
Multifamily	1,971,000	2,201,000	1,679,000	1,777,000	1,726,000	-10.45	48.31	
Nonfarm nonresidential	14,277,000	12,346,000	13,275,000	12,093,000	14,131,000	15.64	16.38	
Real estate loans secured by farmland	0	0	0	0	0	0	0	
Total investment securities	165,577,000	175,534,000	183,229,000	182,433,000	106,010,000	-5.67	131.33	
U.S. Treasury securities	84,790,000	75,639,000	87,674,000	75,701,000	62,724,000	12.10	186.20	
US agency securities (excluding mortgage-backed securities)	464,000	948,000	783,000	1,392,000	480,000	-51.05	-87.97	
Municipal securities	2,244,000	256,000	648,000	1,563,000	503,000	776.56		
Mortgage-backed securities	73,468,000	96,894,000	92,382,000	99,767,000	38,717,000	-24.18	118.84	
Asset-backed securities	4,513,000	1,633,000	1,544,000	2,021,000	1,395,000	176.36	54.29	
Other debt securities	0	0	0	1,736,000	1,907,000	-100.00		
Mutual funds and equity securities	98,000	164,000	198,000	253,000	284,000	-40.24	1533.33	
Available-for-sale securities	85,970,000	93,222,000	102,830,000	110,383,000	62,224,000	-7.78	70.28	
U.S. Treasury securities	54,657,000	46,210,000	59,021,000	46,355,000	32,579,000	18.28	158.27	
US agency securities (excluding mortgage-backed securities)	464,000	948,000	783,000	1,392,000	480,000	-51.05	-87.97	
Municipal securities	2,244,000	256,000	648,000	1,563,000	503,000	776.56		
Mortgage-backed securities	24,092,000	44,175,000	40,834,000	57,316,000	25,360,000	-45.46	15.02	
Asset-backed securities	4,513,000	1,633,000	1,544,000	2,021,000	1,395,000	176.36	54.29	
Other debt securities	0	0	0	1,736,000	1,907,000	-100.00		
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-7,733,000	756,000	-286,000	2,649,000	631,000			
Available-for-sale securities appreciation (depreciation)	-4,220,000	1,307,000	315,000	2,328,000	272,000			
Structured notes, fair value	3,367,000	0	0	0	0			
Pledged securities	4,769,000	9,718,000	6,430,000	11,309,000	8,718,000	-50.93	-57.64	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	448,000	82,000	86,000	751,000	32,000	446.34	1020.00
NOW, ATS and transaction accounts	107,904,000	41,407,000	45,163,000	44,367,000	24,194,000	160.59	1448.56
Time deposits less brokered deposits < \$250K	-4,429,000	-67,406,000	-4,101,000	-60,944,000	-16,699,000		
MMDA and other savings accounts	216,765,000	258,188,000	287,496,000	234,105,000	125,239,000	-16.04	61.67
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	320,688,000	232,271,000	328,644,000	218,279,000	132,766,000	38.07	128.04
Time deposits of \$250K or more	0	6,000	0	16,000	12,000	-100.00	-100.00
Foreign deposits	7,578,000	1,684,000	1,368,000	1,254,000	1,079,000	350.00	902.38
Federal funds purchased and repos	79,964,000	67,219,000	74,487,000	58,318,000	62,705,000	18.96	18.36
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	25,352,000	30,939,000	24,826,000	40,343,000	31,943,000	-18.06	-36.82
Other borrowings w/remaining maturity over 1 year	193,410,000	193,611,000	204,755,000	181,515,000	169,619,000	-0.10	27.92
Brokered deposits < \$250K	18,883,000	86,398,000	17,565,000	91,235,000	56,499,000	-78.14	435.54
Noncore funding	325,187,000	379,857,000	323,001,000	372,681,000	321,857,000	-14.39	23.57
Trading liabilities	127,315,000	146,316,000	127,677,000	140,523,000	108,850,000	-12.99	12.64
Subordinated notes and debentures + trust preferred securities	14,652,000	10,824,000	13,587,000	11,084,000	10,541,000	35.37	41.55
Other liabilities	283,272,000	284,375,000	288,633,000	270,146,000	238,718,000	-0.39	21.12
Total liabilities	1,071,114,000	1,053,643,000	1,081,542,000	1,012,713,000	812,732,000	1.66	40.74
Equity Capital							
Perpetual preferred stock (including surplus)	7,750,000	7,750,000	7,750,000	9,250,000	8,520,000	0.00	-9.04
Common stock	20,000	20,000	20,000	20,000	20,000	0.00	0.00
Common surplus	28,394,000	28,030,000	28,841,000	25,546,000	23,935,000	1.30	22.71
Retained earnings	92,889,000	84,791,000	89,432,000	78,694,000	70,589,000	9.55	64.92
Accumulated other comprehensive income	-5,021,000	-2,523,000	-3,102,000	-1,962,000	-2,788,000		
Other equity capital components	-22,436,000	-11,198,000	-17,500,000	-9,767,000	-18,727,000		
Total holding company equity capital	101,596,000	106,870,000	105,441,000	101,781,000	81,549,000	-4.93	28.89
Noncontrolling (minority) interest in subsidiaries	1,066,000	1,292,000	1,157,000	1,368,000	1,148,000	-17.49	-6.57
Total equity capital, including minority interest	102,662,000	108,162,000	106,598,000	103,149,000	82,697,000	-5.08	28.38
Total liabilities and capital	1,173,776,000	1,161,805,000	1,188,140,000	1,115,862,000	895,429,000	1.03	39.57
Memoranda							
Non-interest-bearing deposits	8,111,000	1,348,000	1,403,000	1,793,000	925,000	501.71	4815.76
Interest-bearing deposits	339,038,000	319,011,000	346,174,000	308,991,000	189,431,000	6.28	134.23
Total deposits	347,149,000	320,359,000	347,577,000	310,784,000	190,356,000	8.36	139.56
Long-term debt that reprices within 1 year	15,314,000	21,106,000	16,951,000	26,291,000	28,683,000	-27.44	-55.51
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	105,441,000	101,781,000	101,781,000	81,549,000	80,246,000		
Accounting restatements	0	0	0	-100,000	63,000		
Net income	6,161,000	7,631,000	15,034,000	10,996,000	9,042,000		
Net sale of new perpetual preferred stock	0	-1,500,000	-1,525,000	730,000	-3,000		
Net sale of new common stock	-448,000	294,000	1,118,000	518,000	131,000		
Sale of treasury stock	1,581,000	1,064,000	1,238,000	932,000	1,198,000		
Less: Purchase of treasury stock	6,518,000	5,627,000	12,103,000	1,890,000	5,955,000		
Changes incident to business combinations	0	5,316,000	5,316,000	11,011,000	0		
Less: Dividends declared	2,701,000	1,527,000	4,286,000	2,791,000	2,685,000		
Change in other comprehensive income	-1,919,000	-561,000	-1,140,000	826,000	-496,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,000	-1,000	8,000	0	8,000		
Holding company equity capital, ending balance	101,596,000	106,870,000	105,441,000	101,781,000	81,549,000		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	5.85	38.78	6	4.80	36.32	6	5.33	36.25	6	4.62	36.22	7	5.31	37.78	8
Commercial and industrial loans	1.53	11.05	5	1.67	12.25	4	1.60	10.76	5	1.86	13.52	6	1.94	12.02	8
Loans to individuals	3.35	3.52	63	2.77	3.48	60	2.87	3.36	62	2.33	3.40	56	2.23	4.20	50
Loans to depository institutions and acceptances of other banks	0	0.02	72	0.01	0.01	81	0	0.02	77	0.01	0.03	76	0	0.04	65
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	11.28	4.45	90	12.30	4.22	93	12.89	4.47	92	12.25	4.63	92	9.80	5.01	84
Net loans and leases.....	21.95	61.60	3	21.50	59.81	3	22.64	58.67	3	21	61.58	5	19.24	63.77	5
Debt securities over 1 year.....	12.33	19.46	27	12.92	17.61	31	13.68	19.46	31	13.82	15.55	41	10.53	14.60	26
Mutual funds and equity securities	0.01	0.05	39	0.01	0.06	46	0.02	0.06	42	0.02	0.05	49	0.03	0.06	54
Subtotal	34.30	82.34	1	34.44	78.32	2	36.34	79.22	1	34.83	78.16	4	29.81	79.65	5
Interest-bearing bank balances	8.74	4.59	81	8.36	9.11	47	8.36	8.50	49	7.26	7.51	51	7.37	3.06	86
Federal funds sold and reverse repos	22.09	0.58	98	19.16	0.52	98	21.02	0.54	98	20.49	0.82	95	21.75	1.57	92
Debt securities 1 year or less	1.76	1.68	64	2.17	1.53	71	1.72	1.56	65	2.51	1.68	74	1.27	1.91	53
Trading assets	22.01	0.55	98	25.50	0.60	98	22.45	0.49	98	26.31	1.01	97	30.03	1.19	97
Total earning assets.....	88.90	90.95	25	89.63	91.43	28	89.88	91.77	29	91.40	91.05	58	90.23	89.53	58
Non-interest cash and due from depository institutions.....	0.66	1.01	24	0.51	1.01	14	0.49	0.82	19	0.46	1.07	10	0.50	1.14	10
Other real estate owned.....	0	0.01	27	0	0.02	18	0	0.01	29	0	0.02	17	0	0.03	15
All other assets.....	10.44	7.97	81	9.86	7.50	78	9.63	7.35	78	8.14	7.82	57	9.27	9.27	50
Memoranda															
Short-term investments	32.59	7.68	94	29.70	12.01	91	31.10	11.47	93	30.26	11.17	90	30.40	7.63	92
U.S. Treasury securities.....	7.22	1.96	85	6.51	1.08	92	7.38	1.47	90	6.78	0.84	93	7	1.03	96
US agency securities (excluding mortgage-backed securities)	0.04	0.84	28	0.08	0.77	33	0.07	0.82	33	0.12	0.63	39	0.05	0.54	36
Municipal securities	0.19	1.75	27	0.02	1.72	19	0.05	1.73	22	0.14	1.69	27	0.06	1.34	26
Mortgage-backed securities	6.26	13.68	18	8.34	12.97	28	7.78	14.14	21	8.94	11.75	40	4.32	11.44	13
Asset-backed securities	0.38	0.68	61	0.14	0.38	62	0.13	0.50	59	0.18	0.32	66	0.16	0.28	67
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0.16	0.42	49	0.21	0.39	59
Loans held-for-sale.....	1.43	0.35	90	1.54	0.42	87	1.67	0.55	87	1.56	0.52	87	1.85	0.39	92
Loans held for investment	20.59	61.41	4	20.02	59.85	3	21.02	58.06	3	19.51	61.72	4	17.43	63.50	5
Real estate loans secured by 1–4 family	4.44	12.26	17	3.51	11.69	16	4.04	11.46	18	3.35	11.91	14	3.51	13.29	15
Revolving	0.01	1.49	9	0.01	1.45	10	0.01	1.42	8	0.05	1.66	13	0.02	2.07	11
Closed-end, secured by first liens	4.43	10.40	23	3.49	9.84	20	4.03	9.67	25	3.30	9.81	20	3.49	10.69	19
Closed-end, secured by junior liens	0	0.18	9	0	0.20	7	0	0.17	6	0	0.22	3	0	0.28	3
Commercial real estate loans	1.41	24.34	8	1.29	22.48	7	1.29	22.69	6	1.27	22.22	9	1.79	22.23	11
Construction and land development	0.03	3.75	5	0.03	3.35	4	0.03	3.34	4	0.03	3.40	6	0.02	3.44	8
Multifamily	0.17	3.69	6	0.19	3.31	7	0.14	3.57	5	0.16	3.12	7	0.19	3.01	10
Nonfarm nonresidential	1.22	15.50	9	1.06	14.81	7	1.12	14.57	7	1.08	14.72	9	1.58	14.69	13
Real estate loans secured by farmland.....	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	9

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	34,760,343,000	33,641,679,000	32,063,873,000	31,455,684,000	32,046,662,000
Interest rate contracts	25,348,072,000	23,974,455,000	22,584,781,000	22,836,756,000	24,255,575,000
Foreign exchange contracts.....	6,954,321,000	7,089,761,000	6,913,374,000	6,425,664,000	5,683,106,000
Equity, commodity, and other contracts	2,457,950,000	2,577,463,000	2,565,718,000	2,193,264,000	2,107,981,000
Derivatives Position					
Futures and forwards	5,503,199,000	4,968,413,000	4,337,572,000	5,051,216,000	4,980,972,000
Written options	4,506,036,000	5,141,339,000	4,556,451,000	4,655,008,000	5,401,205,000
Exchange-traded.....	867,619,000	1,016,675,000	872,027,000	760,232,000	727,495,000
Over-the-counter.....	3,638,417,000	4,124,664,000	3,684,424,000	3,894,776,000	4,673,710,000
Purchased options	3,893,087,000	4,220,147,000	3,545,951,000	3,777,979,000	3,983,753,000
Exchange-traded.....	660,584,000	696,702,000	597,509,000	534,745,000	738,541,000
Over-the-counter.....	3,232,503,000	3,523,445,000	2,948,442,000	3,243,234,000	3,245,212,000
Swaps	20,858,021,000	19,311,780,000	19,623,899,000	17,971,481,000	17,680,732,000
Held for trading.....	34,378,861,000	33,307,118,000	31,719,195,000	31,108,722,000	31,712,770,000
Interest rate contracts	25,002,026,000	23,662,272,000	22,261,347,000	22,511,279,000	23,946,911,000
Foreign exchange contracts.....	6,919,032,000	7,067,528,000	6,892,278,000	6,404,297,000	5,657,982,000
Equity, commodity, and other contracts	2,457,803,000	2,577,318,000	2,565,570,000	2,193,146,000	2,107,877,000
Non-traded.....	381,482,000	334,561,000	344,678,000	346,962,000	333,892,000
Interest rate contracts	346,046,000	312,183,000	323,434,000	325,477,000	308,664,000
Foreign exchange contracts.....	35,289,000	22,233,000	21,096,000	21,367,000	25,124,000
Equity, commodity, and other contracts	147,000	145,000	148,000	118,000	104,000
Derivative contracts (excluding futures and FX 14 days or less)	41,668,295,000	37,565,642,000	37,392,098,000	35,469,636,000	34,408,148,000
One year or less	21,247,460,000	17,501,400,000	17,961,360,000	17,599,498,000	17,981,123,000
Over 1 year to 5 years	14,913,830,000	17,402,723,000	16,750,979,000	15,294,467,000	13,942,727,000
Over 5 years	5,507,005,000	2,661,519,000	2,679,759,000	2,575,671,000	2,484,298,000
Gross negative fair value (absolute value)	383,216,000	331,420,000	323,301,000	411,938,000	301,979,000
Gross positive fair value.....	398,332,000	342,515,000	326,922,000	409,707,000	311,644,000
Held for trading.....	396,886,000	340,750,000	325,286,000	407,589,000	310,088,000
Non-traded	1,446,000	1,765,000	1,636,000	2,118,000	1,556,000
Current credit exposure on risk-based capital derivative contracts	90,959,000	101,301,000	68,716,000	111,674,000	86,700,000
Credit losses on derivative contracts	-9,000	658,450	645,000	195,000	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	6,000	2,000	4,000	3,000	35,000
90+ days past due	0	2,000	2,000	2,000	2,000

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	72.92	93.66	13	71.26	94.09	11	70.44	94.17	11	72.60	94.10	12	75.69	93.44	16
Foreign exchange contracts	20.01	3.30	90	21.07	3.27	90	21.56	3.47	90	20.43	3.49	89	17.73	3.20	87
Equity, commodity, and other contracts	7.07	1.20	89	7.66	1.17	90	8	1.14	90	6.97	1.17	89	6.58	1.64	85
Futures and forwards	15.83	9.78	72	14.77	12.57	66	13.53	11.16	67	16.06	14.05	64	15.54	13.49	64
Written options	12.96	5.78	80	15.28	7.49	77	14.21	6.28	79	14.80	8.18	77	16.85	5.91	85
Exchange-traded	2.50	0.15	92	3.02	0.11	95	2.72	0.12	94	2.42	0.14	93	2.27	0.15	91
Over-the-counter	10.47	5.46	76	12.26	7.20	75	11.49	5.96	77	12.38	7.73	76	14.58	5.10	86
Purchased options	11.20	3.69	83	12.54	3.44	86	11.06	3.27	85	12.01	3.42	85	12.43	4.42	81
Exchange-traded	1.90	0.15	91	2.07	0.12	93	1.86	0.12	92	1.70	0.15	91	2.30	0.28	90
Over-the-counter	9.30	3.17	83	10.47	3.04	83	9.20	2.87	84	10.31	2.86	84	10.13	3.35	83
Swaps	60.01	74.97	23	57.40	71.23	30	61.20	74.26	26	57.13	68.76	31	55.17	69.75	26
Held for trading	98.90	37.98	88	99.01	40.60	86	98.93	40.42	89	98.90	43.53	89	98.96	44.16	89
Interest rate contracts	71.93	31.52	72	70.34	34.42	70	69.43	34.15	68	71.57	36.62	72	74.73	37.24	73
Foreign exchange contracts	19.90	1.71	93	21.01	1.57	93	21.50	1.68	93	20.36	1.60	93	17.66	1.60	92
Equity, commodity, and other contracts	7.07	0.58	93	7.66	0.58	94	8	0.60	93	6.97	0.68	92	6.58	0.83	89
Non-traded	1.10	62.02	11	0.99	59.40	13	1.07	59.58	10	1.10	56.47	10	1.04	55.84	10
Interest rate contracts	1	57.94	11	0.93	56.19	14	1.01	56.71	12	1.03	53.82	11	0.96	52.22	12
Foreign exchange contracts	0.10	0.36	73	0.07	0.38	71	0.07	0.40	71	0.07	0.46	71	0.08	0.34	70
Equity, commodity, and other contracts	0	0.10	78	0	0.13	77	0	0.09	77	0	0.10	75	0	0.13	77
Derivative contracts (excluding futures and forex 14 days or less)	119.87	93.09	94	111.66	91.87	93	116.62	92.53	94	112.76	91.48	92	107.37	93.86	90
One year or less	61.13	31.78	74	52.02	28.05	76	56.02	27.56	78	55.95	32.05	76	56.11	32.17	72
Over 1 year to 5 years	42.90	24.76	76	51.73	26.03	86	52.24	27.01	84	48.62	27.06	82	43.51	30.45	69
Over 5 years	15.84	27.14	41	7.91	30.08	24	8.36	29.89	25	8.19	29.56	22	7.75	28.09	25
Gross negative fair value (absolute value)	1.10	1.56	33	0.99	1.25	46	1.01	0.98	53	1.31	1.55	53	0.94	0.83	55
Gross positive fair value	1.15	1.74	43	1.02	1.68	25	1.02	1.34	32	1.30	2.23	26	0.97	1.19	41
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.93	0.07	99	3.92	0.05	98	3.88	0.04	98	4.68	0.07	98	4.11	0.06	98
Gross positive fair value (X)	5.12	0.08	99	4.05	0.07	98	3.92	0.05	98	4.65	0.09	98	4.24	0.07	98
Held for trading (X)	5.10	0.06	99	4.03	0.05	98	3.90	0.04	98	4.63	0.07	98	4.22	0.06	98
Non-traded (X)	0.02	0.02	70	0.02	0.01	76	0.02	0.01	78	0.02	0.02	75	0.02	0.01	79
Current credit exposure (X)	1.17	0.04	99	1.20	0.05	98	0.82	0.04	98	1.27	0.06	98	1.18	0.05	97
Credit losses on derivative contracts	-0.01	0	3	0.78	0	99	0.77	0	99	0.22	0	99	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.01	0	98	0	0	98	0	0	97	0	0	96	0.05	0	98
90+ days past due	0	0	47	0	0	96	0	0	96	0	0	98	0	0	98
Other Ratios															
Current credit exposure / Risk-weighted assets	19.73	0.54	99	21.89	0.63	98	14.56	0.46	99	24.65	0.85	98	22	0.73	97

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
Change: Allowance for Loan and Lease Losses excluding ATTR										
Beginning balance		654,000		835,000		835,000		349,000		238,000
Gross losses		25,000		102,000		126,000		105,000		8,000
Write-downs, transfers to loans held-for-sale		0		0		0		0		7,000
Recoveries		4,000		0		0		8,000		0
Net losses		21,000		102,000		126,000		97,000		8,000
Provision for loan and lease losses		139,000		-42,000		-48,000		559,000		120,000
Adjustments		-10,000		-4,000		-7,000		24,000		-1,000
Ending balance		762,000		687,000		654,000		835,000		349,000
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0
Analysis Ratios										
Provision for loan and lease losses / Average assets	0.02	0.08	38	-0.01	-0.14	75	0	-0.09	71	0.06
Provision for loan and lease losses / Average loans and leases	0.11	0.14	54	-0.03	-0.25	73	-0.02	-0.16	68	0.29
Provision for loan and lease losses / Net loan and lease losses	661.90	198.72	82	-41.18	77.32	55	-38.10	-105.48	54	576.29
Allowance for loan and lease losses / Total loans and leases not held for sale	0.32	1.17	3	0.30	1.39	0	0.26	1.23	0	0.38
Allowance for loan and lease losses / Total loans and leases	0.29	1.15	3	0.27	1.37	0	0.24	1.20	0	0.36
Allowance for loan and lease losses / Net loans and leases losses (X)	18.14	28.67	56	3.37	15.27	8	5.19	21.39	14	8.61
Allowance for loan and lease losses / Nonaccrual assets	30.29	413.77	1	17.72	318.67	0	16.63	364.13	0	26.85
ALLL / 90+ days past due + nonaccrual loans and leases	46.72	319.24	4	25.04	260.68	2	22.21	287.08	2	38.34
Gross loan and lease losses / Average loans and leases	0.02	0.16	16	0.08	0.22	25	0.05	0.19	17	0.05
Recoveries / Average loans and leases	0	0.07	3	0	0.08	1	0	0.08	1	0
Net losses / Average loans and leases	0.02	0.08	34	0.08	0.13	41	0.05	0.11	38	0.05
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0
Recoveries / Prior year-end losses	3.17	23.25	4	0	16.12	1	0	34.67	1	100
Earnings coverage of net loan and lease losses (X)	383.14	-9.51	92	96.75	4.52	89	155.71	39.72	90	154.40
Net Loan and Lease Losses By Type										
Real estate loans	0.02	-0.01	88	0.08	0.03	79	0.05	0.02	79	0.13
Real estate loans secured by 1–4 family	0	-0.02	71	0	-0.01	62	0.01	-0.02	82	0
Revolving	0	-0.08	75	0	-0.05	62	0	-0.07	69	0
Closed-end	0	-0.02	70	0	-0.01	62	0.01	-0.01	85	0
Commercial real estate loans	0.08	0	94	0.28	0.05	90	0.18	0.04	89	0.45
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0
1–4 family	0	0	60	0	0	57	0	0	57	0
Other	0	-0.01	71	0	-0.01	63	0	0	64	0
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0
Nonfarm nonresidential	0.10	0	93	0.34	0.07	90	0.20	0.05	87	0.53
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0
Other	0.10	0	96	0.34	0.06	91	0.20	0.04	88	0.53
Real estate loans secured by farmland		0			-0.01			0		0.02
Commercial and industrial loans	0	0.10	37	0.02	0.20	29	0.05	0.17	31	0.15
Loans to individuals	0.01	0.65	1		0.78			0.71		0
Credit card loans		1.99			2.18			1.84		2.92
Agricultural loans		0.01			0.03			0.02		0.19
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0
Other loans and leases	0.02	0.14	51	0.11	0.08	70	0.05	0.10	63	0

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	97,000		134,000		292,000		267,000		121,000						
90+ days past due loans and leases	0		11,000		0		22,000		0						
Nonaccrual loans and leases	1,631,000		2,733,000		2,944,000		2,156,000		1,461,000						
Total past due and nonaccrual loans and leases	1,728,000		2,878,000		3,236,000		2,445,000		1,582,000						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	11,000		62,000		49,000		168,000		92,000						
Total restructured loans and leases	11,000		62,000		49,000		168,000		92,000						
30–89 days past due loans held for sale	12,000		21,000		167,000		20,000		1,000						
90+ days past due loans held for sale	0		11,000		0		0		0						
Nonaccrual loans held for sale	838,000		1,906,000		2,036,000		1,453,000		893,000						
Total past due and nonaccrual loans held for sale	850,000		1,938,000		2,203,000		1,473,000		894,000						
Restructured loans and leases in compliance	17,000		0		0		0		0						
Other real estate owned	5,000		6,000		11,000		12,000		13,000						
Other Assets															
30–89 days past due	2,000		3,000		12,000		0		2,000						
90+ days past due	147,000		96,000		159,000		2,000		82,000						
Nonaccrual	885,000		1,145,000		988,000		954,000		1,188,000						
Total other assets past due and nonaccrual	1,034,000		1,244,000		1,159,000		956,000		1,272,000						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.04	0.32	4	0.05	0.27	11	0.11	0.32	19	0.11	0.39	13	0.07	0.43	7
90+ days past due loans and leases	0	0.09	10	0	0.10	31	0	0.10	10	0.01	0.12	32	0	0.15	8
Nonaccrual loans and leases	0.63	0.38	83	1.09	0.58	87	1.09	0.46	90	0.92	0.66	77	0.85	0.51	84
90+ days past due and nonaccrual loans and leases	0.63	0.53	68	1.10	0.73	81	1.09	0.62	83	0.93	0.85	66	0.85	0.71	66
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.09	9	0.02	0.12	21	0.02	0.10	21	0.07	0.13	42	0.05	0.14	34
30–89 days past due loans held for sale	0	0	87	0.01	0	90	0.06	0	95	0.01	0	91	0	0	83
90+ days past due loans held for sale	0	0	42	0	0	90	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0.32	0	97	0.76	0	99	0.76	0	99	0.62	0.01	98	0.52	0	99
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.04	0.32	4	0.05	0.27	12	0.11	0.32	20	0.11	0.40	13	0.07	0.43	7
90+ days past due assets	0.06	0.10	62	0.04	0.10	61	0.06	0.10	63	0.01	0.12	32	0.05	0.15	43
Nonaccrual assets	0.97	0.39	93	1.54	0.59	91	1.45	0.47	93	1.32	0.67	89	1.52	0.53	94
30+ days past due and nonaccrual assets	1.06	0.88	72	1.64	1.04	81	1.62	0.97	83	1.44	1.29	65	1.64	1.19	80
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.23	0.32	39	0.34	0.43	44	0.34	0.36	58	0.28	0.52	28	0.30	0.44	36
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.34	36	0.34	0.46	40	0.35	0.37	57	0.28	0.55	24	0.31	0.48	31
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.14	0.38	18	0.24	0.52	17	0.25	0.41	32	0.19	0.60	13	0.16	0.53	12
Allowance for loan and lease losses	216.93	57.44	96	398.69	67.93	99	451.83	62.64	99	259.64	66.66	98	422.35	115.41	95
Equity capital + allowance for loan and lease losses	1.61	3.52	24	2.55	4.43	26	2.79	3.60	42	2.11	4.97	17	1.80	4.28	18
Tier 1 capital + allowance for loan and lease losses	2.10	3.97	27	3.21	5.28	28	3.52	4.30	45	2.44	6.05	14	2	5.65	15
Loans and leases + other real estate owned	0.64	0.63	59	1.09	0.88	70	1.10	0.71	81	0.92	0.97	51	0.85	0.85	53

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.14	0.26	39	0.24	0.24	59	0.21	0.26	46	0.51	0.39	70	0.25	0.38	40
	90+ days past due		0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....		1.25	0.45	90	1.06	0.65	81	1.50	0.52	90	1.51	0.76	86	1.25	0.46	92
Commercial and industrial	30–89 days past due		0	0.28	3	0	0.17	2	0	0.24	3	0.01	0.23	7	0.01	0.31	8
	90+ days past due		0	0.03	17	0.06	0.02	86	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		2.64	0.46	97	3.14	0.64	96	3.22	0.57	96	5.68	0.75	97	4.83	0.83	97
Individuals	30–89 days past due		0	0.70	5	0	0.55	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due		0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due			0.10			0.16			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.36			0.69			0.70			0.49			0.67	
Foreign governments	30–89 days past due		0	0	50	0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		1.19	0.18	93	0	0.04	46	1.58	0.15	93	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due		0	0.11	20	0	0.11	18	0.10	0.12	66	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0.02	0.01	83	0	0.01	30
	Nonaccrual.....		0.22	0.07	87	1.07	0.13	94	0.90	0.09	95	0.15	0.15	68	0.03	0.13	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.16	0.39	31	0.28	0.35	55	0.26	0.46	32	0.64	0.65	64	0.38	0.67	28
1–4 family	30–89 days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	90+ days past due	0.61	0.61	60	0.61	0.82	44	0.99	0.71	76	1.15	0.89	71	1.62	0.73	88
Revolving	30–89 days past due	0.96	0.26	92	0	0.29	6	0	0.28	9	0.20	0.48	27	0.65	0.45	69
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	12.50	1.15	96	1.73	1.05	80	16.04	1.18	98	0.78	1.13	55	3.25	1	87
Closed-end	30–89 days past due	0.16	0.42	33	0.28	0.36	55	0.26	0.49	34	0.65	0.65	62	0.38	0.70	29
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.59	0.60	62	0.60	0.77	45	0.96	0.67	77	1.16	0.87	74	1.61	0.70	89
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0.07	0.16	41	0.14	0.14	60	0.06	0.15	40	0.18	0.26	53	0	0.18	4
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	3.27	0.32	96	2.30	0.52	96	3.10	0.38	97	2.45	0.62	97	0.53	0.23	83
Construction and development	30–89 days past due	3.52	0.22	96	5.36	0.12	99	2.34	0.17	97	5.90	0.28	99	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	3.52	0.17	96	5.36	0.07	99	2.34	0.13	97	5.90	0.22	99	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0.45	0.09	89	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.14	7	0	0.13	6	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	3.80	0.39	97	2.79	0.66	96	3.58	0.45	98	2.87	0.80	95	0.60	0.28	82
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.14	5	0	0.25	4	0	0.17	5	0	0.27	5	0	0.16	7
Other	30–89 days past due	0	0.08	14	0	0.09	12	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	3.80	0.21	98	2.79	0.40	97	3.58	0.23	98	2.87	0.44	96	0.60	0.10	95
Farmland	30–89 days past due		0.11			0.11			0.10			0.11			0.23	
	90+ days past due		0.01			0			0			0			0.01	
	Nonaccrual		0.63			1.10			0.69			1.13			0.84	
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,978,000	16,852,000	11,361,000	15,799,000	5,228,000										
Retained earnings	93,075,000	85,043,000	89,679,000	78,978,000	70,589,000										
Accumulated other comprehensive income (AOCI)	-5,021,000	-2,523,000	-3,102,000	-1,962,000	-2,788,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	94,032,000	99,372,000	97,938,000	92,815,000	73,029,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	22,970,000	23,725,000	23,345,000	15,692,000	9,094,000										
Accumulated other comprehensive income-related adjustments	0	0	0	0	0										
Other deductions from common equity tier 1 capital	832,000	-1,168,000	-1,149,000	-1,527,000	-816,000										
Subtotal:	70,230,000	76,815,000	75,742,000	78,650,000	64,751,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	70,230,000	76,815,000	75,742,000	78,650,000	64,751,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	7,750,000	7,750,000	7,750,000	9,250,000	8,520,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	546,000	561,000	562,000	619,000	607,000										
Additional tier 1 capital before deductions	8,296,000	8,311,000	8,312,000	9,869,000	9,127,000										
Less: Additional tier 1 capital deductions	748,000	514,000	706,000	440,000	435,000										
Additional tier 1 capital	7,548,000	7,797,000	7,606,000	9,429,000	8,692,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	9,058,000	7,107,000	8,609,000	7,737,000	8,538,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	129,000	132,000	132,000	146,000	143,000										
Allowance for loan and lease losses in tier 2 capital	1,516,000	1,168,000	1,155,000	1,265,000	590,000										
Exited advanced approach eligible credit reserves	1,141,000	936,000	916,000	1,046,000	305,000										
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	10,703,000	8,407,000	9,896,000	9,148,000	9,271,000										
Exited advanced approach tier 2 capital before deductions	10,328,000	8,175,000	9,657,000	8,929,000	8,986,000										
Less: Tier 2 capital deductions	36,000	237,000	78,000	14,000	6,000										
Tier 2 capital	10,667,000	8,170,000	9,818,000	9,134,000	9,265,000										
Exited advanced approach tier 2 capital	10,292,000	7,938,000	9,579,000	8,915,000	8,980,000										
Total capital	88,445,000	92,782,000	93,166,000	97,213,000	82,708,000										
Exited advanced approach total capital	88,070,000	92,550,000	92,927,000	96,994,000	82,423,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,200,952,000	1,160,140,000	1,194,273,000	1,070,039,000	899,066,000										
Less: Deductions from common equity tier 1 capital	23,900,000	24,878,000	24,334,000	16,728,000	9,870,000										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	1,177,052,000	1,135,262,000	1,169,939,000	1,053,311,000	889,196,000										
Total risk-weighted assets	460,955,050	462,808,378	471,921,030	453,106,463	394,177,108										
Exited advanced approach total RWA	454,105,000	434,741,000	435,755,000	445,158,000	382,491,000										
Capital Ratios															
Common equity tier 1 capital, column A	15.24	11.85	87	16.60	12.66	89	16.05	12.37	89	17.36	12.35	92	16.43	12.11	89
Common equity tier 1 capital, column B	15.47	0.26	99	17.67	0.29	99	17.38	0.29	99	17.67	0.30	99	16.93	0.29	99
Tier 1 capital, column A	16.87	12.53	90	18.28	13.44	92	17.66	13.11	91	19.44	13.08	93	18.63	12.78	92
Tier 1 capital, column B	17.13	0.31	99	19.46	0.33	99	19.13	0.34	99	19.79	0.34	99	19.20	0.34	99
Total capital, column A	19.19	14.37	93	20.05	15.42	91	19.74	14.91	92	21.45	15.23	95	20.98	14.36	93
Total capital, column B	19.39	0.34	99	21.29	0.37	99	21.33	0.37	99	21.79	0.39	99	21.55	0.38	99
Tier 1 leverage	6.61	9.08	4	7.45	9.11	10	7.12	8.98	7	8.36	9.13	31	8.26	9.76	11
Supplementary leverage ratio, advanced approaches HCs	5.35	6.62	13	5.88	6.95	31	5.64	6.71	31	7.39	8.72	36	6.36	7.41	38

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets.....		0			0			0			0			0				
Total property and casualty assets.....		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets.....		0			0			0			0			0				
Reinsurance recoverables (L/H).....																		
Separate account assets (L/H).....		0			0			0			0			0				
Total insurance underwriting equity		0			0			0			0			0				
Total property and casualty equity.....		0			0			0			0			0				
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		0			0			0			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C).....		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H).....		0			0			0			0			0				
Separate account liabilities (L/H).....		0			0			0			0			0				
Insurance activities revenue.....		41,000			34,000			72,000			75,000			79,000		20.59	13.89	
Other insurance activities income		41,000			34,000			72,000			75,000			79,000		20.59	13.89	
Insurance and reinsurance underwriting income		0			0			0			0			0				
Premiums		0			0			0			0			0				
Credit related insurance underwriting.....		0			0			0			0			0				
Other insurance underwriting.....		0			0			0			0			0				
Insurance benefits, losses, expenses		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries.....		0			0			0			0			0				
Life insurance assets.....		1,043,000			1,072,000			1,074,000			1,085,000			748,000		-2.71	39.44	
Analysis Ratios																		
	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
	51.63			52.30			53.11			53.67			51.47					
	48.37			47.70			46.89			46.33			48.53					
	11.61			13.29			13.40			11.24			7.26					
	0.15	0.36	66	0.11	0.37	57	0.12	0.36	55	0.15	0.41	63	0.19	0.47	64			
	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
	34.56			30.92			32.99			38.23			34.91					
	65.44			69.08			67.01			61.77			65.09					
	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
	18.14			21.10			23.22			15.59			19.86					
	163.24			5.07			4.49			3.62			5.13					
	3,806.36			-395.05			927.51			447.82			233.61					
	0.07			0.07			0.07			0.07			0.15					
	0			0			0			0			0.15					
	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
	1.33	12.13	12	1.26	11.54	13	1.28	12	11	1.22	11.03	14	1.01	11.51	13			
Broker-Dealer Activities																		
	566,376,000			588,762,000			570,452,000			574,346,000			512,572,000					
	48.25	0.53	98	50.68	0.47	98	48.01	0.46	98	51.47	0.75	97	57.24	1.39	97			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	17,623,000	25,045,000	22,544,000	24,817,000	17,622,000
Real estate loans.....	3,723,000	3,972,000	4,001,000	4,028,000	4,105,000
Commercial and industrial loans	4,797,000	5,013,000	6,299,000	4,597,000	4,317,000
Loans to depository institutions and other banks acceptances	52,000	116,000	52,000	89,000	37,000
Loans to foreign governments and institutions	253,000	255,000	253,000	449,000	449,000
Loans to individuals	451,000	169,000	317,000	56,000	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	8,347,000	15,520,000	11,622,000	15,598,000	8,714,000
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	43,000	52,000
Interest-bearing bank balances	57,619,000	43,393,000	43,889,000	38,817,000	37,517,430
Total selected foreign assets	75,242,000	68,438,000	66,433,000	63,677,000	55,191,430
Total foreign deposits	7,578,000	1,684,000	1,368,000	1,254,000	1,079,000
Interest-bearing deposits	681,000	1,684,000	1,366,000	1,254,000	1,079,000
Non-interest-bearing deposits.....	6,897,000	0	2,000	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	1.95	0.77	79	1.56	0.64	77	1.71	0.66	79	1.58	0.87	73	4.33	1.25	84
Cost: Interest-bearing deposits.....	2.93	0.25	96	0.57	0.12	88	0.61	0.14	88	1.49	0.42	92	2.66	1.19	93

Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

Net loans and leases.....	-29.63	11.61	15	31.05	-1.19	86	-9.16	6.83	32	40.83	-2.40	88	20.29	22.48	75
Total selected assets.....	9.94	18.50	61	6.82	3.19	63	4.33	9.48	58	15.37	2.04	72	7.61	12.40	64
Deposits	350	-4.80	96	89.64	9.07	89	9.09	0.73	78	16.22	3.46	60	55.48	10.36	86

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		9,700,000	6,809,000	6,747,000	7,206,000	9,475,000	42.46	-43.18
1–4 family residential loans		9,700,000	6,809,000	6,747,000	7,206,000	9,475,000	42.46	-43.18
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		23,000	7,000	7,000	7,000	1,000	228.57	1050.00
1–4 family residential loans		23,000	7,000	7,000	7,000	1,000	228.57	
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.83	0.59	0.57	0.65	1.06		
1–4 family residential loans		0.83	0.59	0.57	0.65	1.06		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		23.01	18.41	19.75	18.18	22.35		
Home equity lines		0.04	0.07	0.04	0.21	0.08		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		13.91	12.04	11.71	10.44	10.95		
Commercial and industrial loans		6.70	7.56	6.90	8.55	9.55		
All other loans and leases.....		56.34	61.92	61.60	62.62	57.06		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0.24	0.10	0.10	0.10	0.01		
1–4 family residential loans.....	0.24	0.10	0.10	0.10	0.01		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.03	0.01	0.01	0.01	0		
Total retained credit exposure and asset sale credit exposure	0.03	0.01	0.01	0.01	0		
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	181,000	146,000	173,000	214,000	382,000	23.97	-77.35
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	181,000	146,000	173,000	214,000	382,000	23.97	-77.35
90+ Days Past Due Securitized Assets							
1–4 family residential loans	633,000	732,000	627,000	877,000	972,000	-13.52	-79.49
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	633,000	732,000	627,000	877,000	972,000	-13.52	-79.49
Total past due securitized assets.....	814,000	878,000	800,000	1,091,000	1,354,000	-7.29	-79.05
Net Losses on Securitized Assets							
1–4 family residential loans	11,000	20,000	50,000	100,000	271,000	-45.00	-96.09
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	11,000	20,000	50,000	100,000	271,000	-45.00	-96.09

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.87	2.14	2.56	2.97	4.03
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.87	2.14	2.56	2.97	4.03
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	6.53	10.75	9.29	12.17	10.26
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	6.53	10.75	9.29	12.17	10.26
Total past due securitized assets percent of securitized assets	8.39	12.89	11.86	15.14	14.29
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.23	0.59	0.74	1.39	2.86
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.23	0.59	0.74	1.39	2.86
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.43	0.55	0.55	1.03	1.23
Home equity lines	0.96	0	0	0.20	0.65
Credit card receivables					
Commercial and industrial loans	0	0	0	0.01	0.01
All other loans and leases	0.01	0.01	0.08	0.01	0
Total managed loans past due 30–89 days	0.10	0.11	0.17	0.20	0.28
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.03	1.55	1.15	1.99	2.39
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0.06	0	0	0
All other loans and leases	-0.08	-0.05	-0.08	0.01	-0.07
Total managed loans past due 90+ days	0.24	0.29	0.23	0.37	0.53
Total Past Due Managed Assets	0.34	0.40	0.40	0.57	0.81
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.04	0.08	0.10	0.23	0.67
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0.02	0.05	0.15	0.03
All other loans and leases	0.02	0.11	0.05	0.04	0
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0.09	0.06	0.08	0.15

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		-29,325	-38,365	-70,208	-87,099	-142,267		
Dividends		0	0	0	0	0		
Interest		-27,995	-36,442	-52,430	-86,506	-143,377		
Management and service fees		0	0	0	0	0		
Other income		-1,330	-1,923	-17,778	-593	1,110		
Income from nonbank subsidiaries		-983,806	689,868	6,452,050	4,035,080	7,837,465		
Dividends		1,518,669	0	4,892,334	919,938	1,998,138		9800.06
Interest		909,762	705,050	1,575,015	2,546,099	3,533,341	29.04	-36.56
Management and service fees		0	0	0	0	0		
Other income		-3,412,237	-15,182	-15,299	569,043	2,305,986		
Income from subsidiary holding companies		7,811,073	1,855,137	4,550,162	3,537,637	4,426,671	321.05	1081.54
Dividends		7,200,000	1,600,000	4,006,000	3,061,000	3,531,000	350.00	2014.23
Interest		611,073	255,137	544,162	476,637	895,671	139.51	90.64
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		6,797,942	2,506,640	10,932,004	7,485,618	12,121,869	171.20	221.35
Securities gains (losses)		681	10,891	12,321	10,765	14,522	-93.75	
Other operating income		2,393,875	628,522	835,281	-41,793	-1,460,412	280.87	
Total operating income		9,192,498	3,146,053	11,779,606	7,454,590	10,675,979	192.19	347.18
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		1,559,075	1,392,720	2,693,289	3,139,391	4,865,340	11.94	-29.87
Other expenses		553,729	366,556	570,862	335,115	96,148	51.06	
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,112,804	1,759,276	3,264,151	3,474,506	4,961,488	20.10	-3.25
Income (loss) before taxes		7,079,694	1,386,777	8,515,455	3,980,084	5,714,491	410.51	
Applicable income taxes (credit)		-169,800	-77,341	-203,305	-109,043	-72,642		
Extraordinary items								
Income before undistributed income of subsidiaries		7,249,494	1,464,118	8,718,760	4,089,127	5,787,133	395.14	10903.09
Equity in undistributed income of subsidiaries		-1,088,665	6,167,256	6,315,421	6,906,411	3,254,374		
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		1,851,688	3,156,810	792,419	2,909,928	774,877	-41.34	8.78
Subsidiary holding companies		-2,940,353	3,010,446	5,523,002	3,996,483	2,479,497		
Net income (loss)		6,160,829	7,631,374	15,034,181	10,995,538	9,041,507	-19.27	67.11
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		3,370,357	3,156,810	5,684,753	3,829,866	2,773,015	6.76	96.24
Subsidiary holding companies' net income		4,259,647	4,610,446	9,529,002	7,057,483	6,010,497	-7.61	88.55

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	327,643	0.09	183,262	0.06	474,826	0.13	254,755	4,581,376	78.78	-34.98	
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	197,808	0.05	95,402	0.03	313,704	0.09	172,082	4,130,835	107.34	181.60	
Other receivables	129,835	0.04	87,860	0.03	161,122	0.05	82,673	450,541	47.77	-70.06	
Investment in nonbank subsidiaries	179,814,836	49.73	177,160,442	53.29	169,635,534	47.64	208,420,574	161,687,669	1.50	-0.17	
Common and preferred stock	49,341,872	13.65	50,841,347	15.29	47,663,337	13.39	46,688,704	42,978,245	-2.95	55.59	
Excess cost over fair value	794,299	0.22	8,550,270	2.57	817,860	0.23	823,648	688,953	-90.71		
Loans, advances, notes, and bonds	117,117,849	32.39	109,220,136	32.85	113,127,713	31.77	153,583,410	112,211,662	7.23	-20.08	
Other receivables	12,560,816	3.47	8,548,689	2.57	8,026,624	2.25	7,324,812	5,808,809	46.93	574.61	
Investment in subsidiary holding companies	124,113,369	34.33	99,386,267	29.90	128,341,147	36.04	75,320,120	59,178,674	24.88	105.95	
Common and preferred stock	49,523,811	13.70	58,135,521	17.49	69,059,405	19.39	52,888,011	36,093,282	-14.81	43.42	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	74,589,558	20.63	41,250,746	12.41	59,281,742	16.65	22,432,109	23,085,392	80.82	189.86	
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	39,662,688	10.97	39,123,294	11.77	39,706,651	11.15	39,225,214	37,253,215	1.38	120.93	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	14,520,316	4.02	12,303,029	3.70	15,242,259	4.28	7,082,342	8,001,123	18.02	96.27	
Cash and due from unrelated depository institution	851,327	0.24	21,970	0.01	99,711	0.03	20,348	9,470	3774.95	1623.61	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	2,287,164	0.63	4,254,146	1.28	2,571,008	0.72	2,842,406	2,429,654	-46.24	-63.75	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	361,577,343	100.00	332,432,410	100.00	356,071,136	100.00	333,165,759	273,141,181	8.77	32.64	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	8,473,516	2.34	10,858,911	3.27	6,540,726	1.84	17,727,678	15,854,167	-21.97	-64.51	
Borrowings with maturity over 1 year	142,355,879	39.37	141,226,291	42.48	150,063,425	42.14	131,157,058	121,783,347	0.80	8.94	
Subordinated notes and debentures	14,662,549	4.06	10,840,975	3.26	13,590,679	3.82	11,093,768	10,569,633	35.25	41.66	
Other liabilities	2,009,592	0.56	1,545,089	0.46	1,859,952	0.52	2,183,132	2,153,902	30.06	-9.35	
Balance due to subsidiaries and related institutions	92,479,021	25.58	61,089,311	18.38	78,575,550	22.07	69,222,431	41,230,410	51.38	247.09	
Total liabilities	259,980,557	71.90	225,560,577	67.85	250,630,332	70.39	231,384,067	191,591,459	15.26	34.17	
Equity Capital	101,596,786	28.10	106,871,833	32.15	105,440,804	29.61	101,781,692	81,549,722	-4.94	28.89	
Perpetual preferred stock (income surplus)	7,750,413	2.14	7,750,413	2.33	7,750,413	2.18	9,250,413	8,520,313	0.00	-9.04	
Common stock	20,389	0.01	20,389	0.01	20,389	0.01	20,389	20,389	0.00	0.00	
Common surplus	28,393,855	7.85	28,030,424	8.43	28,840,905	8.10	25,545,913	23,935,417	1.30	22.71	
Retained earnings	92,889,371	25.69	84,791,621	25.51	89,430,908	25.12	78,694,074	70,588,187	9.55	64.92	
Accumulated other comprehensive income	-5,020,837	-1.39	-2,523,116	-0.76	-3,101,794	-0.87	-1,962,061	-2,787,559			
Other equity capital components	-22,436,405	-6.21	-11,197,898	-3.37	-17,500,017	-4.91	-9,767,036	-18,727,025			
Total liabilities and equity capital	361,577,343	100.00	332,432,410	100.00	356,071,136	100.00	333,165,759	273,141,181	8.77	32.64	
Memoranda											
Loans and advances from bank subsidiaries	1,637	0	1,890	0	1,834	0	3,056	3,043	-13.39	34.18	
Loans and advances from nonbank subsidiaries	92,147,689	25.48	58,289,423	17.53	76,372,746	21.45	66,724,005	39,793,183	58.09	275.15	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	210	0	7,356	0	12,072	0	38,910	57,078	-97.15	-99.35	
Subordinated and long-term debt 1 year or less	43,700,378	12.09	18,219,659	5.48	33,061,682	9.29	30,368,576	10,831,405	139.85	325.82	
Guaranteed loans to banks, nonbanks, and holding companies	45,513,365	12.59	43,330,648	13.03	47,128,806	13.24	39,744,562	32,995,667	5.04	747.37	

